

## ABSTRACT OF THE DISCLOSURE

A system and method for creating and verifying physical documents and/or smart cards based upon positively identifying the owner, holder, or presenter of the document by relating to the measurement of biometric data of the individual

5 at the time of document and/or smart card creation and verification. The biometric data that can be included in the creation of the document include retinal scan, face print, fingerprint, voiceprint and DNA profiles, or other viable biometric data set. Also, protected data that includes important information of the document itself that is written on the document, is combined with the  
10 biometric data to provide a security data block that is printed on the document. This security data block is decoded by a document verifier when presented by a document presenter, to provide for an enhanced level of document protection and identity protection.